



# NFIP/CRS UPDATE

Winter 2000

## FEMA Elevation Certificates

On August 1, 1999, FEMA's new Elevation Certificate form became effective. As explained in the last issue of the *NFIP/CRS Update*:

All elevation certificates shot after January 1, 2000, must be on the new form. After that date, FEMA will not accept applications for flood insurance policies using the old form unless it was prepared before then.

All communities in the Community Rating System (CRS) must use the new form to record the elevation of all buildings that are new or substantially improved or damaged after January 1, 2000. Communities may accept elevation certificates on the old forms only if they were completed and signed before January 1, 2000.

Communities and surveyors are encouraged to start using the form sooner.

In fact, many communities and surveyors have been using the new form. Their general reaction has been favorable. However, there has been some concern that there has not been enough time for training on the new form. Insurance agents requested that FEMA defer the mandatory use of the new form to allow for more training.

Accordingly, FEMA issued a notice on December 8, 1999, that the requirement that **insurance agents** use the new Elevation Certificate has been delayed from January 1 to October 1, 2000. The notice did not delay the requirement that CRS communities use the new form. **CRS communities are still required to use the new Elevation Certificate for all new construction and substantial improvements constructed after January 1, 2000.**

However, because of the December 8 notice, some

communities have told surveyors that the new form was not mandatory until October. It is understandable why there was some confusion, so FEMA has instructed the ISO/CRS Specialists not to reduce a community's CRS score for using the old form for buildings built or substantially improved between January 1 and February 28, 2000. Communities will lose points, however, if the old form is used for new construction and substantial improvements built on or after March 1, 2000.

Copies of the old Elevation Certificates are no longer available from FEMA. Copies of the new form can be downloaded from FEMA's website at [www.fema.gov/mit/tsd/DL\\_elcrt.htm](http://www.fema.gov/mit/tsd/DL_elcrt.htm).

**New Software:** FEMA is developing an instructional CD on the new Elevation Certificate. It will include photographs to show the various places a surveyor should shoot on different types of buildings. The user will also have the ability to complete the form on a computer. Check the FEMA website for news of its release.

The new CD should not be confused with ISO's software for keeping elevation records in computer format. This is credited under Section 311.d of the *CRS Coordinator's Manual*. The Windows-based software replaces the previous DOS program that many communities have been using. The new software will automatically convert old data into the new format and will enter new data into the new FEMA form.

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# Project Impact

In the past 10 years, FEMA has spent \$25 billion to help people repair and rebuild their communities after natural disasters. And that is not the total cost. Insurance companies spent additional billions in claims payments; businesses lost revenues; employees lost jobs; other government agencies spent millions more. Worst of all, however, is the loss that can never be recovered: human life.

With *Project Impact—Building Disaster Resistant Communities*, FEMA is changing the way America deals with disasters. Project Impact helps communities protect themselves from the devastating effects of natural disasters by taking actions that dramatically reduce disruption and loss.

There is a lot of potential overlap between Project Impact and the Community Rating System. Both programs encourage communities to work with other agencies, organizations, and the private sector to bring all possible resources to bear on natural hazard mitigation. This article summarizes the Project Impact approach and identifies sources of assistance that can help communities reduce losses from flooding and other hazards.

**Principles:** Project Impact operates on three simple principles:

1. Preventive actions must be decided at the local level;
2. Private sector participation is vital; and
3. Long-term efforts and investments in prevention measures.

There is no doubt that Project Impact is a common sense approach for the way America deals with disasters. The incentive is clear: a disaster resistant community is able to bounce back from a natural disaster with far less property loss and thus much less cost for repairs. Moreover, the time lost from productive activity is minimized for both businesses and their employees. Indeed, FEMA estimates that for every dollar spent in damage prevention, two are saved in repairs.

To implement this approach, FEMA has designated over 200 communities nationwide as Project Impact communities. Others are welcome to participate simply by following the program's principles and taking steps to make their homes,



schools, and businesses disaster resistant.

**Planning Steps:** Project Impact promotes a straight-forward planning process, similar to the CRS' planning process in Activity 510 (Flood-plain Management Planning). It has four steps:

1. Build partnerships: Organize a "Disaster-Resistant Community Planning Committee" by inviting
  - Business and industry,
  - Public works and utilities,
  - Volunteer/community groups,
  - Government, and
  - Education, health care, workforce.
2. Assess the risks:
  - What are the community's risks for natural disasters?
  - What specific structures and areas are most vulnerable?
3. Prioritize needs:
  - Identify mitigation priorities and take action.
  - Identify the measures you will take.
  - Identify and secure resources.
4. Keep the community informed:
  - Keep your community informed as you take actions.
  - Promote involvement of your partners.
  - Maintain support for your long-term initiatives.

**Resources:** The following resources are available on Project Impact:

- Project Impact Guidebook
- Project Impact Brochure
- Project Impact Overview Video
- FEMA Technical Assistance (1-800-480-2520)
- Website: [www.fema.gov](http://www.fema.gov).

## CRS Materials on the Internet

More and more CRS publications are being made

available on FEMA's website:

<http://www.fema.gov/nfip/crs.htm>

They can be read online or downloaded. Most are in ".pdf" file format and can be read using Adobe Acrobat. Free Adobe software can also be downloaded from FEMA's website. The CRS publications available at the website include the 1999 editions of:

- *1999 CRS Application*
- *1999 CRS Coordinator's Manual*
- *CRS Commentary Supplement for Special Hazards Credit*
- *CRS Credit for Drainage System Maintenance*
- *CRS Credit for Flood Warning Programs*
- *CRS Credit for Outreach Projects*
- *CRS Credit for Higher Regulatory Standards*
- *CRS Credit for Stormwater Management*
- *Example Plans*
- *CRS Record-Keeping Guidance.*

Also available on the CRS website are:

- *Report to Congress: Evaluation of the CRS, December 1998,*
- Local CRS Coordinators' Phone List (phone and fax listings of community officials serving as CRS Coordinators), and
- Participating communities and their classes.

Some of the publications listed in the "For More Information" section of the *CRS Coordinator's Manual* can be found in the FEMA Mitigation Library at [www.fema.gov/library/lib06.htm](http://www.fema.gov/library/lib06.htm).

These include:

- *Answers to Questions about Substantially Damaged Buildings*
- *Managing Floodplain Development in Approximate Zone A Areas: A Guide for Obtaining and Developing Base (100-Year) Flood Elevations.*
- *Interim Guidance for State and Local Officials Increased Cost of Compliance Coverage.*

*Flood Insurance Study Guidelines and Specifications for Study Contractors* can be found at [www.fema.gov/mit/tsd/EN\\_reg.htm](http://www.fema.gov/mit/tsd/EN_reg.htm)

Several of the U.S. Army Corps of Engineers' publications are available on their National Flood Proofing Committee website:

<http://www.usace.army.mil/inet/functions/cw/cecwp/nfpc.htm>.

These include:

- *Flood Proofing Programs, Techniques and References*
- *Flood Proofing Regulations*
- *Local Flood Proofing Programs.*

## **CRS Recognition of Structural Flood Control Projects**

From its start in 1990, many communities have inquired why the CRS does not recognize structural flood control projects, such as levees, dams, and channel improvements. Recently, FEMA asked the Community Rating Task Force to review these policies and other issues related to providing CRS credit for structural projects.

To help the Task Force in its deliberations, a new Policy Paper, *CRS Recognition of Structural Flood Control Projects*, has been published. The paper reviews the issues, background, and related policies. In the last section, the paper poses a series of questions under 11 issues.

The Policy Paper is available free from the CRS publications office, by calling (317) 848-2898, sending a e-mail to [wtrakimas@iso.com](mailto:wtrakimas@iso.com) or faxing a request to (317) 848-3578. It can also be downloaded from FEMA's website, [www.FEMA.gov](http://www.FEMA.gov).

This Policy Paper is being distributed to generate comments and responses to the 11 issues. We would appreciate your comments, suggestions, and recommendations. Information on where and how to comment is included in the Policy Paper.

## **CRS Training Courses**

FEMA's Emergency Management Institute (EMI) conducts courses on "Managing Floodplain Development Through the NFIP," "Digital Hazard Data," and "The Community Rating System." These are oriented to local building, zoning, planning and engineering officials.

Some of the schedule information from the last issue of the *NFIP/CRS Update* was incorrect due to a misalignment of the columns. Here's the correct schedule for the week-long classes at FEMA's Emergency Management Institute (EMI).

#### YEAR 2000 EMI COURSES

NFIP	Digital Data	CRS
March 13–17	Jan. 31–Feb. 4	April 10–14
May 15–19	April 10–14	July 31–Aug. 4
Aug. 7–11	August 21–25	Nov. 13–17

Five points are provided if the person responsible for floodplain permits successfully graduates from the NFIP course or is a certified floodplain manager (Section 431.m, Building Code and Staffing). The Digital Data course provides good training for incorporating flood data into a community's geographic information system (GIS), which is credited under Activity 440 (Flood Data Maintenance).

Another more technical course is also offered. "Retrofitting Floodprone Residential Buildings" is designed for engineers and building officials who have no fear of engineering formulas: August 14–18, 2000. It is an excellent course for those who want a background to provide flood protection assistance to residents (credited under Activity 360).

Tuition for these courses is free for state and local government officials and travel stipends are available. For more information, contact the training office of your state emergency management agency or call EMI at 1-800-238-3358.

In addition to the courses held at EMI's Emmitsburg campus, several FEMA regions have "field deployed" the NFIP course. Contact your FEMA Regional Office or State NFIP Coordinator for information about training in your area.

The first field-deployed CRS course is tentatively scheduled for Biloxi, Mississippi. It is sponsored by the Mississippi and Alabama Emergency Management agencies. It is open to communities from those two states. Interested officials should contact the NFIP State Coordinators at the Mississippi Emergency Management Agency ((601) 960-9973) or the Alabama Emergency Management Agency ((334) 353-5731).

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## Local Websites

More and more communities are establishing their own local websites or adding flood protection information to them. Here are four interesting ones:

Hilton Head Island, South Carolina:  
[www.ci.hilton-head-island.sc.us](http://www.ci.hilton-head-island.sc.us)

Skagit County, Washington:  
[www.skagitcounty.net/flood/index.htm](http://www.skagitcounty.net/flood/index.htm)

Santa Clara Valley Water District: [www.scvwd.com](http://www.scvwd.com)

Fort Collins, Colorado:  
[www.ci.fortcollins.co.us/C\\_SAFETY/OEM/flood.htm](http://www.ci.fortcollins.co.us/C_SAFETY/OEM/flood.htm)

The Community Rating Task Force is considering special credit for those websites that can be shown to be more effective than the traditional mailing and newsletter outreach projects. As part of its deliberations, the Task Force is gathering information on local experiences.

**Communities with websites that include flood information are requested to forward their website addresses to the CRS website contractor, [bond@wazoo.com](mailto:bond@wazoo.com), by March 15, 2000.**

The Task Force is also interested in any community's experiences or research that shows how much the website is used and whether specific flood protection activities by local property owners can be traced to website use.

If you are developing your own site and want appropriate links where users can get additional information, try the links at the Association of State Floodplain Managers' website, [www.floods.org/links.htm](http://www.floods.org/links.htm).

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## FIRM Maintenance Credit

As the primary repository for NFIP maps, it is important that the community maintain adequate copies and keep them updated. You should have at least one master map that includes all the changes, annexations, and map revisions.

It is also important that you keep copies of old, revised maps. They provide a historical record of what was known and the basis of what was required in the past. For example, a property may not have been shown in the SFHA on an old

FIRM, so there were no building requirements. If that property is later flooded, you would need to show the old map as the basis for the community's action.

Similarly, people who purchased flood insurance based on the FIRM zone in effect at the time are entitled to keep that FIRM zone as the basis for their rates. You would be doing your citizens a valuable service if you were able to have a copy of an old FIRM.

Two CRS activities address keeping copies of old FIRMs after they have been revised: 320 (Map Information) and 440 (Flood Data Maintenance).

### Statement of Purpose

*NFIP/CRS Update* is a publication of the National Flood Insurance Program's Community Rating System. The purpose is to provide local officials and others interested in the Community Rating System with news they can use.

*NFIP/CRS Update* is printed whenever it is needed. It is sent free to local officials, state officials, consultants, and others who want to be on the mailing list. However, to keep costs down, subscriptions are limited to one per community.

To become a subscriber or if you have a topic that you would like addressed, contact:

*NFIP/CRS Update*  
P.O. Box 501016  
Indianapolis, IN 46250-1016  
(317) 848-2898  
Fax: (317) 848-3578

**Activity 320:** Section 4 of the Activity Description for 320 reads:

4. The map used for this service must be kept updated to reflect new subdivisions, flood insurance restudies, map revisions, and map amendments (including Letters of Map Amendment (LOMAs) and Letters of Map Revision (LOMRs)). The community must also maintain copies of old FIRMs that have been in effect since 1999 or the date the community applied to the CRS, whichever is later.

This is a prerequisite for credit. Starting in 1999, in order to get or keep the credit for Activity 320,

a community must maintain at least one copy of its FIRM after it has been revised. The FIRM must be accessible so people can look at it if they visit the appropriate office. This only applies to FIRMs that are revised after January 1, 1999 (or later for communities that join the CRS later). Communities do not have to keep older FIRMs for this prerequisite for Activity 320, but it certainly is a good idea.

**Activity 440:** Under Section 441.d, Activity 440 (Flood Data Maintenance) provides:

Up to 15 points for maintaining copies of all Flood Insurance Rate Maps (FIRMs), Flood Insurance Studies, and Flood Boundary Floodway Maps that have been issued for the community. The FIRMs must be readily available and the community must allow inquirers access to them.

Under this element, credit is provided for maintaining copies of **all** FIRMs, i.e., each FIRM that appears on the list of FIRM revisions in the most recent FIRM's legend (see below).

FLOOD INSURANCE RATE MAP EFFECTIVE: APRIL 27, 1982
FLOOD INSURANCE RATE MAP REVISIONS: March 4, 1984 - to update corporate limits and to add base flood elevations. July 1, 1989 - to add base flood elevations, to change special flood hazard areas, to change zone designations, and to update map format.

This also applies to Floodway Maps and Flood Insurance Studies. Keeping the community's current FIRM and Floodway Map is a minimum requirement of the NFIP, so if the community has only been issued one, there is no credit under this element.

## Credit for New Flood Studies

Activity 410 (Additional Flood Data) can provide over 1,000 points for adopting new regulatory flood data. The most credit is for new data in areas where FEMA did not provide any, such as X Zones and unnumbered A Zones where FEMA did not conduct a detailed Flood Insurance Study.

The *CRS Coordinator's Manual* text provides the details on where the credit is provided. One of the

keys is who paid for the new data. If FEMA paid for all of the new study, there is no credit for the new Regulatory Flood Elevations (RFEs). If FEMA paid for part of the study, credit can be provided under Non-FEMA Share (NFS). This includes Flood Insurance Studies that are cost-shared with states and communities.

If FEMA paid for all of the new study, there is still credit if the new study was done to a higher standard than a normal Flood Insurance Study.

For example, if the new study used a state-mandated floodway surcharge more restrictive than FEMA's one-foot standard, then a FEMA-funded Flood Insurance Study can be credited by the CRS.

RFE credits "non-FEMA" studies. These can be

funded by the community, the state, a developer or permit applicant, or a federal agency. Remember, NFS is for "non-FEMA share," not "non-federal share." A study prepared by a federal agency, such as the U.S. Army Corps of Engineers, can still be credited under RFE as long as FEMA did not pay the Corps to conduct the study.

RFE and NFS are mutually exclusive—they cannot be used to credit the same study. The other elements, Additional Data Standard (ADS) and Floodway Standard (FWS) are not mutually exclusive. A study can be credited under RFE, ADS, and FWS or under NFS, ADS, and FWS.

The table below summarizes where credit can be provided based on who paid for the additional flood data.

<b>ACTIVITY 410 CREDIT FOR FLOOD STUDIES</b>			
<b>Element</b>	<b>FEMA Study 100% FEMA \$</b>	<b>Non-FEMA Study 100% Non-FEMA \$</b>	<b>FEMA Study Partially Non-FEMA \$</b>
RFE		Credit	
ADS: hydrology	Credit	Credit	Credit
ADS: floodway		Credit	Credit, if non-FEMA \$ paid for part of floodway study
ADS: V Zone		Credit	Credit, if non-FEMA \$ paid for part of V Zone analysis
ADS: State review	Credit	Credit	Credit
FWS	Credit	Credit	Credit
NFS			Credit

## Public Information Program Strategies

The 1999 *CRS Coordinator's Manual* introduced a new element in Activity 330 (Outreach Projects). Instead of scoring various public information activities according to how many of the 10 topics are covered, a community can receive credit for developing its own approach to publicizing the information that it deems is most important.

The benefit of the public information program strategy (OPS) is that the outreach projects are better thought out and are more appropriate locally than simply copying model projects purely for CRS credit. Projects pursuant to a carefully prepared strategy are expected to be more effective than the other credited outreach projects (OPF, OPC, OPA), even though they may not reach as many people.

The secret to this is carefully preparing the strategy document. It should not be a quick exercise in writing a paper to justify what is currently being done or what the community can do cheaply. It should be a careful review of what public information activities are needed, what are already being done, and what new ones will help. It is vital that people outside the community's government be involved in order to provide a different perspective and input on how to effectively reach residents.

In 1999, eight communities have submitted strategy documents for OPS credit. Some have been credited, some have not, and some have been credited after changes were made. There have been three common concerns.

The first is the makeup of the strategy team. The *CRS Coordinator's Manual* notes:

The strategy team need not be a formal organization. At a minimum it must consist of three people, including:

- (1) Someone familiar with the community's floodplain management program, and
- (2) At least one representative from outside the community's government.

The submittal needs to identify which team members represent these concerns. ISO cannot assume that because the emergency manager is listed as a team member, that person knows the

community's floodplain management program.

The objective of having a representative from outside the community's government is to add a different, non-governmental, perspective to the team. The best persons to have would be floodplain residents, i.e., the folks that the strategy will be designed to reach. The non-governmental representative(s) could also be someone from the Red Cross, the Chamber of Commerce, an insurance agency, the schools, etc. Having someone from another local government does not qualify.

The second concern is how comprehensive the strategy should be. It should not be simply a recommendation for one or two new projects. That would make it no different from the previously credited Additional Outreach Projects (OPA). It needs to have a serious review of all the public information activities going on in the community, including those by the county, the Red Cross, television stations, and others, in addition to the local government.

The strategy needs to identify what the appropriate messages are to prepare people for the local flood hazard and identify gaps in the current activities where those messages are not getting out. It needs to list all of the activities recommended, including those already receiving CRS credit. No one said a good OPS would be simple or easy. If it were, it would not be worth 100 points.

The third concern has been with crediting cities and villages for county-wide strategies. The CRS encourages county-wide or multi-community approaches to floodplain management because such programs are more consistent and cover wider areas. Often, they can be conducted at less cost to each individual community.

For a city to receive credit for a county or area-wide OPS, it must document the following:

1. The city must have participated on the strategy team and will participate in the annual evaluation.
2. The description of the flood hazard must reflect the city's hazard. For example, a county OPS that focuses on coastal flooding would not be appropriate for an inland city.
3. The OPS' description of the "flood-related public information activities currently being

implemented within the community (including those by non-government agencies)” must include activities being implemented within the city. For example, the ISO/CRS Specialist cannot tell if a project at one location (e.g., a booth at a shopping mall in another city) will benefit the city unless the city documents that its residents frequent the site.

4. The city must document that it is implementing its share of the OPS’ projects. The memo or other documentation should state something like “we support the strategy and are implementing the following projects [list the projects].”

More information on outreach projects is provided in the 1999 edition of *CRS Credit for Outreach Projects*. This includes several strategy documents that were prepared in 1998 by CRS communities when they learned that the new element would provide more points in 1999. See Appendix E of the *CRS Coordinator’s Manual* to order a copy or download it from <http://www.fema.gov/nfip/crs.htm>.

## A CRS Success Story: City Credit for County Activities

—*Santa Clara Valley Water District Website*  
*San Jose, California*

The Santa Clara Valley Water District (District) has achieved a base rating for the entire county under the Community Rating System. The District, whose mission includes providing flood management for Santa Clara County, already performs a large number of CRS creditable activities. The District’s vigilant creek maintenance program and our award-winning “Hey Noah!” flood awareness program are just two examples of activities that receive CRS credit.

Usually, FEMA works directly with individual cities and towns who want to participate in the CRS. However, when the District realized that its activities, which it manages countywide, would meet many of the CRS standards for higher-than-required proactive flood management, we initiated an innovative approach to the CRS.

In an unusual partnership, sanctioned by the CRS, the District prepared an application for CRS

points, following the same guidelines that apply to individual cities and towns. The points obtained through the District’s documented activities will apply countywide, to any city or town that participates in CRS.

After a review by the ISO/CRS Specialist, the District’s activities are credited under the following activities:

- 330 (Outreach Projects)
- 350 (Flood Protection Library)
- 410 (Additional Flood Data)
- 420 (Open Space Preservation)
- 440 (Flood Data Maintenance)
- 450 (Stormwater Management)
- 540 (Drainage System Maintenance)
- 610 (Flood Warning Program)

As a result, the District has been credited a **countywide**, verified base of 563 points. If a city or town in the County meets the CRS prerequisites (being in full compliance, agrees to keep elevation certificates, etc.), it now qualifies to receive a minimum class 9 rating, simply by applying to the CRS program.

The District’s flood management and flood awareness programs have qualified individual residents for a minimum 5% discount on their annual flood insurance premiums. That’s a yearly savings of about \$30 for a typical home. If each community participates only to the class 9 level, which is already supported by District activities, there would be a net savings to citizens of this county of nearly half a million dollars yearly!

*Editor’s note:* FEMA saves, too. Under this “Uniform Minimum Credit” approach, redundant documentation and extra visits by the ISO/CRS Specialist are eliminated. The District has also made it a goal to get all of its communities into the CRS and is using the CRS as a marketing tool to help illustrate the benefits of its programs.

## New CRS Calculation Software

The worksheets and calculations for the 1999 *CRS Coordinator’s Manual* are now available on CD-ROM. ISO has developed a user friendly program that runs on Windows. If a person knows which

activities and elements deserve credit and how many points they are worth, the software does all the calculations and can print out completed activity worksheets.

The printed product is a set of worksheets that can be used for an application or modification. The software also allows the user to run “what if” scenarios to see the impact that different approaches to implementing an activity have on the activity’s and the community’s total scores.

Copies of the new software can be ordered from the CRS publications office, by calling (317) 848-2898, sending a e-mail to wtrakimas @iso.com or faxing a request to (317) 848-3578. The software is available at no charge.

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Copies of all CRS materials, including the new CRS Elevation Certificate software, are available **free** from the CRS publications office, by calling (317) 848-2898, sending an e-mail to wtrakimas @iso.com; or faxing a request to (317) 848-3578.

## Repetitive Loss Corrections

—Errol Garren, *ISO/CRS Specialist*  
*Repetitive Loss Corrections Clearinghouse*

As a CRS community, each year you will receive a listing of any repetitive loss properties currently assigned to your community. The properties are printed individually on a form titled “NFIP Repetitive Loss Correction Worksheet.” We also refer to this form as AW-501.

The three situations that require you to review the AW-501s and submit corrections are explained on page 500-5 of the 1999 *CRS Coordinators Manual*. If you do not fall into one of the three categories described there, you are not required to submit corrections (but you are encouraged to do so).

You are not alone in this effort. Currently, all communities participating in the National Flood Insurance Program that have repetitive loss properties (not just the CRS communities) have been asked to review and provide appropriate corrections to their AW-501s. This effort is part of FEMA’s National Repetitive Loss Strategy designed to identify and reduce the number of

repetitive loss properties that account for almost \$200 million in losses each year.

Each year the Repetitive Loss Corrections Clearinghouse reviews several thousand corrected AW-501s for appropriateness and documentation. Approved corrections are entered into the national repetitive loss database. These corrections are then reflected on the AW-501s that you receive the following year.

During this process several contacts are made with the submitting community to explain why certain corrections are not approved and/or to request additional documentation or clarification in order to approve the correction. Several hundred hours are spent on this process each year. In an effort to help you understand the correction process and to reduce the amount of time spent on correction follow up, please take a few moments to review the following information.

What is a repetitive loss property? Currently the definition can be found on page 500-3 of the 1999 *CRS Coordinators Manual*. This definition has changed somewhat over the years and may be the reason why a previously listed property has recently disappeared from your list.

Some confusion exists surrounding this definition. It simply means that if the property has had at least two applicable claims within 10 years of each other, the property is considered to be a repetitive loss property. It does not mean that if it has been 10 years since the last claim it should not be considered a repetitive loss property.

In March 1999, for the first time additional information was provided with the AW-501s. The detailed loss information was intended to provide you with a complete picture of the repetitive loss situation in your community. The newly created Addendum to the AW-501 was designed to gather additional information related to two types of corrections.

If you have previously corrected a property, it is indicated by the triple x in the box and the statement “community indicated property not subject to repetitive flooding” above the comments section. Please take a moment to provide the newly requested addendum information and re-submit the AW-501 so that we may capture the additional information.

Please take a moment to read the instructions provided with the AW-501s. We have attempted to explain the information you need to provide to assure your correction is approved. If you have any questions on how to enter and submit a correction, please do not hesitate to contact me at the Corrections Clearinghouse ((515) 278-8186) prior to submitting your correction(s). The phone call could save you additional work later. You may also contact your designated ISO/CRS Specialist for this assistance.

Please keep the following points in mind when submitting corrections to AW-501s:

- **It is not necessary to submit AW-501s that do not have corrections.** If you do not have a location correction and the property is still subject to repetitive flooding, do not send in the AW-501.
- **We can not change the insured name.** The name associated with the last claim on the property is provided for informational purposes only and will change automatically if the new owner files a subsequent claim. If the insured name is your only correction, there is no need to submit the correction.
- **We cannot directly change the zip code.** The zip code is system generated from the rest of the property address key. If the zip code is incorrect, it is probably due to an incorrect street address or community name. Review the address and community name carefully and submit any needed corrections to them. If the zip code is the only correction needed, do not send in the AW-501.
- **If you are unable to locate the property based on the description given, please describe the efforts you took to locate the property in the comments section of the AW-501.** We expect that at a minimum you will have searched your tax records under the name provided. If possible, your tax records for the year of the last claim should be searched to account for any recent transfer of ownership.
- **If you are unable to locate the property and it is currently insured, we will attempt to obtain additional information from the insurance agent.** Please note that currently, properties corrected in such a manner are not indicated as such on the AW-501. We

anticipate that we will note such corrections in the near future. In the interim, if based on a search of the name provided, you have submitted a property for this type of correction in the past, you may disregard the property at this time.

- **If you correct the property as “Flood Protection Provided” or “No Building on Property,” please provide documentation to support your correction.** Common documentation includes Elevation Certificates, demolition permits, or a description of the drainage system improvements. Some communities simply provide a letter explaining the actions that have been taken to protect the property from future flood claims and why they feel they have been effective.
- **Remember that the correction “All losses due to events greater than the 100 year flood” is only applicable to properties either outside of the Special Flood Hazard Area (SFHA) or within the SFHA but at an elevation above the base flood elevation.** Also it only applies if **all** losses were due to events greater than the 100 year flood and can be documented as such. It does not apply if the property is still subject to flood damage from smaller floods.

Thank you for the efforts you have made to correct the information we have provided you in the past. We realize that in some cases the information provided was dated and sometimes difficult to understand. In recent years, your efforts have helped us clarify the status of several thousand repetitive loss properties. The current National Repetitive Loss Strategy places even greater emphasis on the importance of your continued assistance. We continue to need your help.

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